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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.

101384-23

First Inventor

Justin Blobaba, et al.

Title

Intermediated Electronic Payment System and Method

Express Mail Label

EL 973657923 US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)
2. Applicant claims small entity status.
See 37 CFR 1.27.
3. Specification [Total Pages 15]
 - Descriptive title of the invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 U.S.C. 113) [Total Sheets 1]
5. Oath or Declaration [Total Pages 3]
 - a. Newly executed (original or copy)
 - b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
 - i. **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. Application Data Sheet. See 37 CFR 1.76

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: _____

Prior application information: Examiner _____ Group / Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

Customer Number: 27387 or Correspondence address below

Name	Bruce S. Londa Norris McLaughlin & Marcus				
Address	220 East 42nd Street, 30th Floor				
City	New York	State	NY	Zip Code	10017
Country	USA	Telephone	(212) 808-0700	Fax	(212) 808-0844

Name (Print/Type) Bruce S. Londa

Registration No. (Attorney/Agent) 33,531

Signature

Date October 10, 2003

This collection of information is required by 37 CFR 1.53(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

22389
10/6/2003

101003



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FEE TRANSMITTAL for FY 2003

Effective 01/01/2003. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$)

\$478.00

Complete if Known

Application Number	
Filing Date	Herewith
First Named Inventor	Justin Blobaba, et al.
Examiner Name	To Be Assigned
Group Art Unit	To Be Assigned
Attorney Docket No.	101384-23

METHOD OF PAYMENT (check all that apply)

Check Credit card Money Order Other None
 Deposit Account:

Deposit Account Number **14-1263**
 Deposit Account Name **Norris McLaughlin & Marcus**

The Director is authorized to: (check all that apply)

Charge fee(s) indicated below Credit any overpayments
 Charge any additional fee(s) during the pendency of this application
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION

1. BASIC FILING FEE

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1001	750	2001	375	Utility filing fee	375.00
1002	330	2002	165	Design filing	
1003	520	2003	260	Plant filing fee	
1004	750	2004	375	Reissue filing	
1005	160	2005	80	Provisional filing fee	
SUBTOTAL (1)				(\$)	\$375.00

2. EXTRA CLAIM FEES FOR UTILITY AND

	Extra Claims	Fee from below	Fee Paid
Total Claims	27	-20** =	7 X 9.00 = 63.00
Independent Claims	3	- 3** =	0 X 0.00 = 0.00
Multiple Dependent			

Large Entity	Small Entity	Fee Description
1202	18	2202 9 Claims in excess of 20
1201	84	2201 42 Independent claims in excess of 3
1203	280	2203 140 Multiple dependent claim, if not paid
1204	84	2204 42 ** Reissue independent claims over original patent
1205	18	2205 9 ** Reissue claims in excess of 20 and over original patent
SUBTOTAL (2)		(\$)
		\$63.00

*or number previously paid, if greater. For Reissues, see above

3. ADDITIONAL FEES	Fee Description	Fee Paid
Large Entity	Small Entity	
Fee Code (\$)	Fee Code (\$)	
1051	130	2051 65 Surcharge - late filing fee or oath
1052	50	2052 25 Surcharge - late provisional filing fee or cover sheet
1053	130	1053 130 Non - English specification
1812	2,520	1812 2,520 For filing a request for ex parte reexamination
1804	920*	1804 920* Requesting publication of SIR prior to Examiner action
1805	1,840*	1805 1,840* Requesting publication of SIR after Examiner action
1251	110	2251 55 Extension for reply within first month
1252	410	2252 205 Extension for reply within second month
1253	930	2253 465 Extension for reply within third month
1254	1,450	2254 725 Extension for reply within fourth month
1255	1,970	2255 985 Extension for reply within fifth month
1401	320	2401 160 Notice of Appeal
1402	320	2402 160 Filing a brief in support of an appeal
1403	280	2403 140 Request for oral hearing
1451	1,510	1451 1,510 Petition to institute a public use proceeding
1452	110	2452 55 Petition to revive - unavoidable
1453	1,300	2453 650 Petition to revive - unintentional
1501	1,300	2501 650 Utility issue fee (or reissue)
1502	470	2502 235 Design issue fee
1503	630	2503 315 Plant issue fee
1460	130	1460 130 Petitions to the Commissioner
1807	50	1807 50 Processing fee under 37 CFR § 1.17(q)
1806	180	1806 180 Submission of Information Disclosure Statement
8021	40	8021 40 Recording each patent assignment per property (times number of properties)
1809	750	2809 375 Filing a submission after final rejection (37 CFR § 1.129(a))
1810	750	2810 375 For each additional invention to be examined (37 CFR § 1.129(b))
1801	750	2801 375 Request for Continued Examination (RCE)
1802	900	1802 900 Request for expedited examination of a design application
Other fee (specify)		
*Reduced by Basic Filing Fee Paid		SUBTOTAL (3) (\$)
		\$40.00

SUBMITTED BY

Name (Print/Type)	Bruce S. Londa	Registration No. (Attorney/Agent)	33,531	Telephone	(212) 808-0700
Signature				Date	October 10, 2003

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Docket No.: 101384-23

Applicant: Justin Blobaba, et al.

Title: INTERMEDIATED ELECTRONIC PAYMENT SYSTEM AND METHOD

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number EL 973657923 US

Date of Deposit October 10, 2003

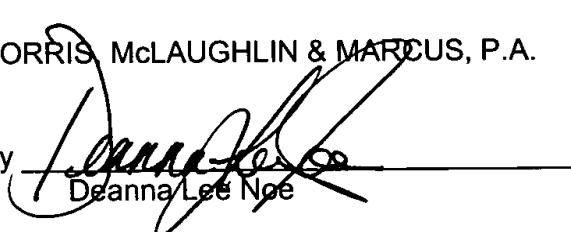
I hereby certify that the following items:

1. Utility Patent Application Transmittal
2. Application Data Sheet
3. Specification
4. Transmittal of Formal Drawings
5. Formal Drawing
6. Declaration
7. Recordation Form Cover Sheet
8. Assignment
9. Fee Transmittal
10. Return Receipt Postcard

are being deposited with the United States Postal Services "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, V.A. 22313-1450.

NORRIS McLAUGHLIN & MARCUS, P.A.

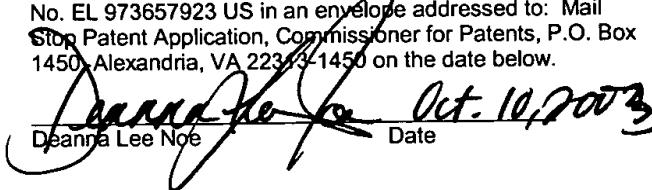
By


Deanna Lee Noe

PATENTS

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail Label No. EL 973657923 US in an envelope addressed to: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date below.


Deanna Lee Noe

Date
Oct. 10, 2003

PLEASE CHARGE ANY DEFICIENCIES UP TO \$300 OR CREDIT ANY EXCESS IN THE FEES DUE WITH THIS DOCUMENT TO OUR DEPOSIT ACCOUNT No. 14-1263

IN THE UNITED STATES RECEIVING OFFICE

Attorney's Docket No.: 101384-23

Applicant(s) : Justin Blobaba, et al.
Serial No. : To Be Assigned
Filed : Herewith
For : **Intermediated Electronic Payment System and Method**

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

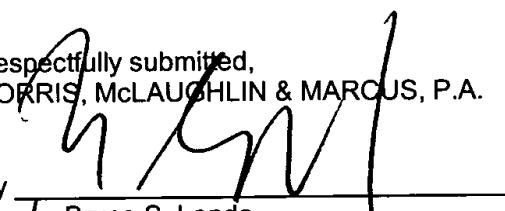
TRANSMITTAL OF FORMAL DRAWINGS

Sir:

Submitted herewith for entry and approval are one (1) sheet of formal drawings (Fig. 1) in the above-referenced application. Each sheet of drawing indicates the identifying indica suggested in 37 CFR § 1.84(c) on the reverse side of the drawing.

Respectfully submitted,
NORRIS, McLAUGHLIN & MARCUS, P.A.

By


Bruce S. Londa
Attorney for Applicant(s)
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